

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Charles Elwood Muldoon
Tia Marie Muldoon
Debtors

Case No. 16-02967-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Oct 13, 2021

User: AutoDocke
Form ID: 3180W

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Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2021:

Recip ID	Recipient Name and Address
db/jdb	Charles Elwood Muldoon, Tia Marie Muldoon, 1565 Elm Street, Lebanon, PA 17042-6532
4824494	+ 3232 Newmark Drive, Miamisburg, OH 45342-5421
4813288	+ AES HIGH CLIFFS, 1200 N 7TH ST, HARRISBURG, PA 17102-1419
4813291	+ BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVENUE STE 502, PO BOX 8875, CAMP HILL, PA 17001-8875
4813300	+ US DEPT OF EDUCATION, 2401 INTERNATIONAL, MADISON, WI 53704-3121
4813299	+ US DEPT OF EDUCATION, PO BOX 7860, MADISON, WI 53707-7860
4826347	US Department of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	EDI: RECOVERYCORP.COM	Oct 13 2021 22:48:00	Recovery Management Systems Corporation, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4813289	+ EDI: AMEREXPR.COM	Oct 13 2021 22:48:00	AMEX, CORRESPONDENCE, PO BOX 981540, EL PASO, TX 79998-1540
4827809	EDI: BECKLEE.COM	Oct 13 2021 22:48:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4813290	+ EDI: TSYS2.COM	Oct 13 2021 22:48:00	BARCLAYS BANK OF DELAWARE, PO BOX 8801, WILMINGTON, DE 19899-8801
4813292	EDI: CAPITALONE.COM	Oct 13 2021 22:48:00	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
4813293	+ EDI: CRFRSTNA.COM	Oct 13 2021 22:48:00	CREDIT FIRST, ATTN BANKRUPTCY DEPT, PO BOX 818011, CLEVELAND, OH 44181-8011
4830733	EDI: CAPITALONE.COM	Oct 13 2021 22:48:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4846477	EDI: BL-BECKET.COM	Oct 13 2021 22:48:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4813294	+ Email/Text: PBNCNotifications@perituservices.com	Oct 13 2021 18:44:00	KOHLS CAPITAL ONE, PO BOX 3120, MILWAUKEE, WI 53201-3120
4813295	+ Email/Text: bk@lendingclub.com	Oct 13 2021 18:44:00	LENDING CLUB, 71 STEVENSON STREET, SUITE300, SAN FRANCISCO, CA 94105-2985
4813296	+ Email/Text: bk@lendingclub.com	Oct 13 2021 18:44:00	LENDING CLUB CORP, 71 STEVENSON ST STE 300, SAN FRANCISCO, CA 94105-2985
4813297	+ Email/Text: unger@members1st.org	Oct 13 2021 18:44:00	MEMBERS FIRST CREDIT UNION, 5000 LOUISE DRIVE, PO BOX 40, MECHANICSBURG, PA 17055-0040
4857515	Email/Text: Bankruptcy.Notices@pnc.com	Oct 13 2021 18:44:00	PNC Bank, N.A., 3232 Newmark Drive,

4813298	Email/Text: Bankruptcy.Notices@pnc.com	Oct 13 2021 18:44:00	Miamisburg, OH 45342
4858402	EDI: PRA.COM	Oct 13 2021 22:48:00	PNC MORTGAGE, PO BOX 8703, DAYTON, OH 45401
4829631	EDI: RECOVERYCORP.COM	Oct 13 2021 22:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
			Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2021 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PNC Bank National Association bkgroup@kmllawgroup.com
James Warmbrodt	on behalf of Creditor PNC Bank N.A. bkgroup@kmllawgroup.com
Leonard Zagurskie, Jr	on behalf of Debtor 2 Tia Marie Muldoon lzaglaw.usa@startmail.com lzaglaw.usa@startmail.com
Leonard Zagurskie, Jr	on behalf of Debtor 1 Charles Elwood Muldoon lzaglaw.usa@startmail.com lzaglaw.usa@startmail.com
Nicole Bernadette LaBletta	on behalf of Creditor PNC Bank National Association nlabbletta@pincuslaw.com, brausch@pincuslaw.com
Nicole Bernadette LaBletta	on behalf of Creditor PNC Bank N.A. nlabbletta@pincuslaw.com, brausch@pincuslaw.com
Rebecca Ann Solarz	on behalf of Creditor PNC Bank National Association bkgroup@kmllawgroup.com
Rebecca Ann Solarz	on behalf of Creditor PNC Bank N.A. bkgroup@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

District/off: 0314-1

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TOTAL: 10

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Information to identify the case:

Debtor 1 **Charles Elwood Muldoon**
First Name Middle Name Last Name
Debtor 2 **Tia Marie Muldoon**
(Spouse, if filing)
First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: **1:16-bk-02967-HWV**

Social Security number or ITIN xxx-xx-9231

EIN -----

Social Security number or ITIN xxx-xx-2905

EIN -----

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles Elwood Muldoon

Tia Marie Muldoon

By the
court:

10/13/21



Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Tonia Wilson, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

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Chapter 13 Discharge

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.